

**[Discussion Draft]****AMENDMENT TO H.R. 4820, AS REPORTED****OFFERED BY MS. HAGEMAN OF WYOMING**

At the end of the bill (before the short title), insert the following:

1        SEC. 435. None of the funds made available by this  
2 Act may be used by the Federal Housing Finance Agency,  
3 the Department of Housing and Urban Development, the  
4 Federal National Mortgage Association, or the Federal  
5 Home Loan Mortgage Corporation to implement, admin-  
6 ister, or enforce any changes to the loan-level pricing ad-  
7 justment fees paid by lenders upon acquisition of mort-  
8 gage loans by the Federal National Mortgage Association  
9 or Federal Home Loan Mortgage Corporation that would  
10 increase such fees on mortgage borrowers with higher  
11 credit scores in order to subsidize higher-risk mortgage  
12 borrowers with lower credit scores.

